OHIO DEPARTMENT OF COMMERCE

DIVISION OF REAL ESTATE AND PROFESSIONAL LICENSING

REAL ESTATE SALESPERSON AND BROKER
CANDIDATE INFORMATION BULLETIN

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<td>End of Bulletin</td>
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Please refer to our website to check for the most updated information at www.psiexams.com
This Candidate Information Bulletin provides you with information about the examination and application process for obtaining a real estate license in the State of Ohio.

Ohio state laws stipulate that a person may not act as a real estate salesperson or broker without first obtaining a license issued by the Division of Real Estate & Professional Licensing. To be licensed, you must pass an examination to confirm that you have attained at least a minimum level of knowledge regarding the principles, practices, statutes, and regulations relating to real estate.

The Division of Real Estate & Professional Licensing has contracted with PSI licensure:certification (PSI) to conduct the examination testing. PSI provides examinations through a network of computer examination centers in Ohio. PSI works closely with the State to be certain that examinations meet local as well as national requirements in basic principles and examination development standards.

The following are the Ohio real estate licensing examinations offered by PSI:

- Real Estate Salesperson
- Real Estate Broker

HOW TO OBTAIN A LICENSE

1. Complete your pre-examination education requirements.
2. Submit your License Application, and appropriate fee, to the Division.
   License Applications can be obtained from prelicensing schools, offices of real estate brokers, local boards of Realtors® or from the Division’s Web site at www.com.ohio.gov/real. The application must be typed or hand written with black ink. Photocopies of your transcripts or certificates of completion of the educational requirements must be included.

Ohio Department of Commerce
Division of Real Estate & Professional Licensing
77 South High Street, 20th Floor
Columbus, OH 43215-6133
(614) 466-4100   FAX (614) 644-0584
www.com.state.oh.us

3. The Division staff will process your examination application for eligibility. If approved by the Division, PSI will mail you this Candidate Information Bulletin containing the examinations that you are eligible for, and instructions for registering and scheduling the examination(s).

   ▪ You must pass both portions of the examination within 12 months of the date on the label of the initial Candidate Information Bulletin from PSI.
   ▪ You must take both portions of the exam in the same examination session unless you have previously passed a single portion. You are not allowed to split the exam into two separate portions to be taken in two different examination sessions.

License Requirements

To be eligible for licensure, candidates must meet qualifications established by Ohio Revised Code 4735 and Ohio Administrative Code 1301:5. License requirements may vary depending on whether you are applying for a salesperson or broker license.

License Requirements for Real Estate Salesperson

Persons applying for a real estate salesperson license must:

1. Be honest, truthful and of good reputation.
2. Be at least 18 years old.
3. Be sponsored by an Ohio Broker.
4. Not have been convicted of a felony or a crime of moral turpitude. Not have violated any civil rights laws regarding real estate within the past two years as determined by a court of law or violated any rules of the Ohio Division of Real Estate. In some circumstances, it is possible to have a conviction or violation disregarded, which would allow you to sit for the exam. The Division may only make a determination with respect to a conviction or violation if you file an application. For additional information on this process, contact the Division directly or review the additional information found on the Division’s Web site.
5. Have a high school diploma or its equivalent as recognized by the Ohio Department of Education if you were born after 1950.
6. Each person applying for a license pursuant to section 4735.07 or 4735.09 of the Revised Code shall submit one complete set of fingerprint impressions directly to the superintendent of the bureau of criminal identification and investigation for the purpose of conducting a criminal records check. The applicant shall provide the fingerprint impressions using a method the superintendent of the bureau of criminal identification and investigation prescribing pursuant to division (C) of section 109.572 of the Revised Code. Upon receiving an application under this section, the superintendent of real estate and professional licensing shall request the superintendent of the bureau of criminal identification and investigation, or a vendor approved by the bureau, to conduct a criminal records check based on the applicant’s fingerprint impressions in accordance with division (A)(16) of section 109.572 of the Revised Code. Notwithstanding division (K) of section 121.08 of the Revised Code, the superintendent of real estate and professional licensing shall request that criminal record information based on the applicant’s fingerprints be obtained from the federal bureau of investigation as part of the criminal records check. Any fee required under division (C)(3) of section 109.572 of the Revised Code shall be paid by the applicant.
   a. You have 10 days from submitting your application to the Division to get a background check.
7. Any person who has not been licensed as a real estate salesperson or broker within a four-year period immediately preceding his/her current application for the salesperson’s exam must have completed the following classroom instruction within a 10-year period immediately preceding the current salesperson application. This education must have been completed at an institution of higher education that awards a degree in at least a two-year program (i.e. an associate degree):

<table>
<thead>
<tr>
<th>Education Requirements</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Principles and Practices</td>
<td>40</td>
</tr>
<tr>
<td>Ohio Real Estate Law, including instruction in civil rights, housing discrimination and desegregation problems*</td>
<td>40</td>
</tr>
<tr>
<td>Real Estate Appraisal</td>
<td>20</td>
</tr>
<tr>
<td>Real Estate Finance</td>
<td>20</td>
</tr>
</tbody>
</table>

*This course in real estate law is not required of an applicant admitted to the practice of law before the Supreme court of Ohio.

LICENSE REQUIREMENTS FOR REAL ESTATE BROKER

Persons applying for a real estate broker license must:
2. Be honest, truthful and of good reputation.
3. Be at least 18 years old.
4. Not have been convicted of a felony or a crime of moral turpitude. Not have violated any civil rights laws regarding real estate within the past two years as determined by a court of law or violated any rules of the Ohio Division of Real Estate. In some circumstances, it is possible to have a conviction or violation disregarded, which would allow you to sit for the exam. The Division may only make a determination with respect to a conviction or violation if you file an application. For additional information on this process, contact the Division directly or review the additional information found on the Division’s Web site.
5. Each person applying for a license pursuant to section 4735.07 or 4735.09 of the Revised Code shall submit one complete set of fingerprint impressions directly to the superintendent of the bureau of criminal identification and investigation for the purpose of conducting a criminal records check. The applicant shall provide the fingerprint impressions using a method the superintendent of the bureau of criminal identification and investigation prescribes and fill out the form the superintendent prescribes pursuant to division (C) of section 109.572 of the Revised Code. Upon receiving an application under this section, the superintendent of real estate and professional licensing shall request the superintendent of the bureau of criminal identification and investigation, or a vendor approved by the bureau, to conduct a criminal records check based on the applicant’s fingerprint impressions in accordance with division (A)(16) of section 109.572 of the Revised Code. Notwithstanding division (K) of section 121.08 of the Revised Code, the superintendent of real estate and professional licensing shall request that criminal record information based on the applicant’s fingerprints be obtained from the federal bureau of investigation as part of the criminal records check. Any fee required under division (C)(3) of section 109.572 of the Revised Code shall be paid by the applicant.
   a. You have 10 days from submitting your application to the Division to get a background check.
6. Based upon the date you were originally licensed as a salesperson, you are required to complete the following classroom instruction prior to taking the broker exam. These courses must have been completed at an institution of higher education that awards a degree in at least a two-year program (i.e. an associate degree). You must pass both portions of the examination within 12 months of the initial approval date listed on the mailing label of your bulletin. The label will indicate your 12-month eligibility period. If you do not pass both portions of the exam within the 12-month eligibility period, you must start the process over by sending in a new Exam Application to the Division. If you pass only one portion of the exam or if you failed both portions of the exam, within the 12 months you must use the Retake application to retake the portion(s) you failed. If you use the wrong application, you will forfeit your fee (ORC 4735.06 or 4735.09) and have to submit the correct application with another fee.

<table>
<thead>
<tr>
<th>Education Requirements if Licensed Prior to January 2, 1972</th>
<th>Hours</th>
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<tbody>
<tr>
<td>(No additional educational requirements are needed)</td>
<td>0</td>
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</table>

<table>
<thead>
<tr>
<th>Education Requirements if Licensed on or After January 2, 1972, but prior to January 3, 1984</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Principles and Practices</td>
<td>30</td>
</tr>
<tr>
<td>Ohio Real Estate Law</td>
<td>30</td>
</tr>
<tr>
<td>Real Estate Appraisal</td>
<td>30</td>
</tr>
<tr>
<td>Real Estate Finance</td>
<td>30</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Education Requirements if Licensed on or After January 3, 1984, but prior to August 1, 2001</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate Principles and Practices</td>
<td>30</td>
</tr>
<tr>
<td>Ohio Real Estate Law</td>
<td>30</td>
</tr>
<tr>
<td>Real Estate Appraisal</td>
<td>30</td>
</tr>
<tr>
<td>Real Estate Finance</td>
<td>30</td>
</tr>
<tr>
<td>Financial Management</td>
<td>30</td>
</tr>
<tr>
<td>Human Resource or Personnel Management</td>
<td>30</td>
</tr>
<tr>
<td>Applied Business Economics</td>
<td>30</td>
</tr>
<tr>
<td>Business Law</td>
<td>30</td>
</tr>
<tr>
<td>Minimum of Two Years of College**</td>
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</tbody>
</table>

*Or three-quarter hours or its equivalent in semester hours.
**The courses listed in this chart may be included in your two years of college.

<table>
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<th>Education Requirements if Licensed on or After August 1, 2001</th>
<th>Hours</th>
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<tr>
<td>Real Estate Principles and Practices</td>
<td>40</td>
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EXAMINATION REGISTRATION AND SCHEDULING PROCEDURES

All questions and requests for information about examinations should be directed to PSI.

PSI licensure: certification
3210 E Tropicana
Las Vegas, NV 89121
(855) 834-8749  •  Fax (702) 932-2666
www.psiexams.com

Upon approval of eligibility by the Division, you may proceed with the Examination Registration and Scheduling process.

The Examination Registration Form is found at the end of this Candidate Information Bulletin. You must pay PSI at the time you register. Be sure the registration form is complete, accurate, signed, and that you include the correct fee. The registration form is valid for 1 examination.

- Candidates must pass both portions of the exam, one is a state section and one is a national section, within the 12-month period listed on the label of this bulletin.
- Candidates who fail one or both portions of the examination must submit a retake application and appropriate fee to the Division. The retake application will be provided to the candidate with the failing score report at the examination site. After the Division has notified PSI of your new eligibility, you may register and schedule for the examination.
- You must re-apply using the Retake Application and retake the examination, within the 12-month period indicated on the label of this bulletin.
- If you are over your 12-month eligibility period, you must start the process over using either the Sales Exam Application or the Broker Exam Application.

FEES

<table>
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<tr>
<th>Examination</th>
<th>Registration Fee</th>
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<tbody>
<tr>
<td>Real Estate Salesperson - National Only</td>
<td>$41.00</td>
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<tr>
<td>Real Estate Salesperson - State Only</td>
<td>$41.00</td>
</tr>
<tr>
<td>Real Estate Salesperson - State &amp; National taken at same time</td>
<td>$61.00</td>
</tr>
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<td>$41.00</td>
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NOTE: EXAMINATION FEES ARE NOT REFUNDABLE OR TRANSFERABLE. Your examination fee will be forfeited if you do not test within 1 year of the date your examination fee is received by PSI.

ON-LINE (WWW.PSIEXAMS.COM)

For the fastest and most convenient examination scheduling process, PSI recommends that you register for your examinations using the Internet. You register online by accessing PSI’s registration website at www.psiexams.com. Internet registration is available 24 hours a day.

- Log onto PSI’s website and create an account. Please enter your email address and first and last name. This

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- Log onto PSI’s website and create an account. Please enter your email address and first and last name. This
information must match exactly with the information the department has on file. Be sure to check the box next to “Check here to attempt to locate existing records for you in the system”

- You will be asked to select the examination and enter the OH RE _JD4 that was provided to you. Your record will be found and you will now be ready to pay and schedule for the exam. Enter your zip code and a list of the testing sites closest to you will appear. Once you select the desired test site, available dates will appear. If you have problems, contact PSI at (855) 834-8749 for help.

**TELEPHONE**

For telephone registration, you will need a valid credit card (VISA, MasterCard, American Express or Discover). Call (855) 834-8749, 24 hours a day and speak to a PSI registrar available Monday through Friday between 7:30 am and 10:00 pm, and Saturday-Sunday between 9:00 am and 5:30 pm, Eastern Time.

**FAX REGISTRATION**

Complete the PSI registration form (found at the end of this bulletin), including your credit card number and expiration date. Fax the completed form to PSI (702) 932-2666. Fax registrations are accepted 24 hours a day.

Please allow 4 business days to process your Registration. After 4 business days, you may go online or call PSI to schedule the examination.

**STANDARD MAIL REGISTRATION**

Complete the PSI registration form (found at the end of this bulletin), and appropriate examination fee to PSI. Payment of fees can be made by credit card (VISA, MasterCard, American Express or Discover), company check, money order or cashier’s check, made payable to PSI. Print your name on the check or money order to ensure that your fees are properly assigned. CASH and PERSONAL CHECKS ARE NOT ACCEPTED.

Please allow 2 weeks to process your registration. After 2 weeks, you may go online or call PSI to schedule the examination.

**CANCELING AN EXAMINATION APPOINTMENT**

You may cancel and reschedule an examination appointment without forfeiting your fee if your cancellation notice is received 2 days before the scheduled examination date. For example, for a Monday appointment, the cancellation notice would need to be received on the previous Saturday. You may call PSI at (855) 834-8749.

Note: A voice mail message is not an acceptable form of cancellation. Please use the PSI Website or call PSI and speak to a Customer Service Representative.

**MISSED APPOINTMENT OR LATE CANCELLATION**

Your registration will be invalid, you will not be able to take the examination as scheduled, and you will forfeit your examination fee, if you:

- Do not cancel your appointment 2 days before the schedule examination date;
- Do not appear for your examination appointment;
- Arrive after examination start time;
- Do not present proper identification when you arrive for the examination.

**RE-TAKING A FAILED PORTION**

Candidates who fail one or both portions of the examination must submit a retake application and appropriate fee to the Division. The retake application will be provided to the candidate with the failing score report at the examination site. After the Division has notified PSI of your new eligibility, you may register and schedule for the examination.

You must re-apply, using the Retake Application, for the portion you failed, and retake the examination, within the 12-month period indicated on the label of this bulletin.

**EXAM ACcommodations**

All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990, and exam accommodations will be made in meeting a candidate’s needs. Applicants with disabilities or those who would otherwise have difficulty taking the examination must fill out the form at the end of this Candidate Information Bulletin and fax to PSI (702) 932-2666. This form also includes out-of-state testing requests.

**EXAMINATION SITE CLOSING FOR AN EMERGENCY**

In the event that severe weather or another emergency forces the closure of an examination site on a scheduled examination date, your examination will be rescheduled. PSI personnel will attempt to contact you in this situation. However, you may check the status of your examination schedule by calling (855) 834-8749. Every effort will be made to reschedule your examination at a convenient time as soon as possible. You may also check our website at www.psiexams.com.

**EXAMINATION SITE LOCATIONS**

The Real Estate Licensing examinations are administered at the examination centers listed below:

**Akron**

Bryden Center
1815 West Market Street, Suite 101
Akron, OH 44313
The following security procedures will apply during the examination:

- You will be given a piece of scratch paper and a pencil. These will be returned to the proctor at the end of your examination.
- Only non-programmable calculators that are silent, battery-operated, do not have paper tape printing capabilities, and do not have a keyboard containing the alphabet will be allowed in the examination site.
- Candidates may take only approved items into the examination room.
- All personal belongings of candidates should be placed in the secure storage provided at each site prior to entering the examination room. Personal belongings include, but are not limited to, the following items:
  - Electronic devices of any type, including cellular / mobile phones, recording devices, electronic
- Bulky or loose clothing or coats that could be used to conceal recording devices or notes. For security purposes overwear such as, but not limited to: open sweaters, cardigans, shawls, scarves, hoodies, vests, jackets and coats are not permitted in the testing room. In the event you are asked to remove the overwear, appropriate attire, such as a shirt or blouse should be worn underneath.
- Hats or headgear not worn for religious reasons or as religious apparel, including hats, baseball caps, or visors.
- Other personal items, including purses, notebooks, reference or reading material, briefcases, backpacks, wallets, pens, pencils, other writing devices, food, drinks, and good luck items.

Although secure storage for personal items is provided at the examination site for your convenience, PSI is not responsible for any damage, loss, or theft of any personal belongings or prohibited items brought to, stored at, or left behind at the examination site. PSI assumes no duty of care with respect to such items and makes no representation that the secure storage provided will be effective in protecting such items. If you leave any items at the examination site after your examination and do not claim them within 30 days, they will be disposed of at PSI’s sole discretion.

Person(s) accompanying an examination candidate may not wait in the examination center, inside the building or on the building’s property. This applies to guests of any nature, including drivers, children, friends, family, colleagues or instructors.

- No smoking, eating, or drinking is allowed in the examination center.

During the check in process, all candidates will be asked if they possess any prohibited items. Candidates may also be asked to empty their pockets and turn them out for the proctor to ensure they are empty. The proctor may also ask candidates to lift up the ends of their sleeves and the bottoms of their pant legs to ensure that notes or recording devices are not being hidden there.

Proctors will also carefully inspect eyeglass frames, tie tacks, or any other apparel that could be used to harbor a recording device. Proctors will ask to inspect any such items in candidates’ pockets.

If prohibited items are found during check-in, candidates shall put them in the provided secure storage or return these items to their vehicle. PSI will not be responsible for the security of any personal belongings or prohibited items.

Any candidate possessing prohibited items in the examination room shall immediately have his or her test results invalidated, and PSI shall notify the examination sponsor of the occurrence.

Any candidate seen giving or receiving assistance on an examination, found with unauthorized materials, or who violates any security regulations will be asked to surrender all examination materials and to leave the examination center. All such instances will be reported to the examination sponsor.

Copying or communicating examination content is violation of a candidate’s contract with PSI, and federal and state law. Either may result in the disqualification of examination results and may lead to legal action.

Once candidates have been seated and the examination begins, they may leave the examination room only to use the restroom, and only after obtaining permission from the proctor. Candidate will not receive extra time to complete the examination.

The examination will be administered via computer. You will be using a mouse and computer keyboard.

IDENTIFICATION SCREEN

You will be directed to a semiprivate testing station to take the examination. When you are seated at the testing station, you will be prompted to confirm your name, identification number, and the examination for which you are registered.

TUTORIAL

Before you start your examination, an introductory tutorial is provided on the computer screen. The time you spend on this tutorial, up to 15 minutes, DOES NOT count as part of your examination time. Sample questions are included following the tutorial so that you may practice answering questions, and reviewing your answers.

TEST QUESTION SCREEN

The “function bar” at the top of the test question provides mouse-click access to the features available while taking the examination.

One question appears on the screen at a time. During the examination, minutes remaining will be displayed at the top of the screen and updated as you record your answers.

EXAMINATION REVIEW

PSI, in cooperation with the Division of Real Estate and Professional Licensing, will be consistently evaluating the examinations being administered to ensure that the examinations accurately measure competency in the required knowledge areas. While taking the examination, examinees will have the opportunity to provide comments on any questions.
Comments may be entered by clicking the Comments link on the function bar of the test question screen.

These comments will be analyzed by PSI examination development staff. PSI does not respond to individuals regarding these comments, all substantive comments are reviewed. This is the only review of examination materials available to candidates.

**SCORE REPORTING**

Your score will be given to you immediately following completion of the examination. The following summary describes the score reporting process:

- **On screen** - your score will appear immediately on the computer screen. This will happen automatically at the end of the time allowed for the examination;
  - If you **pass**, you will immediately receive a successful notification.
  - If you **do not pass**, you will receive a diagnostic report indicating your strengths and weaknesses by examination type with the score report.
- **On paper** - an unofficial score report will be printed at the examination site.

**DUPLICATE SCORE REPORTS**

You may request a duplicate score report after your examination by emailing scorereport@psionline.com or by calling (855) 834-8749.

**TIPS FOR PREPARING FOR YOUR LICENSE EXAMINATION**

The following suggestions will help you prepare for your examination.

- Only consider the actual information given in the question, do not read into the question by considering any possibilities or exceptions.
- Planned preparation increases your likelihood of passing.
- Start with a current copy of this Candidate Information Bulletin and use the examination content outline as the basis of your study.
- Read study materials that cover all the topics in the content outline.
- Take notes on what you study. Putting information in writing helps you commit it to memory, and it is also an excellent business practice.
- Discuss new terms or concepts as frequently as you can with colleagues. This will test your understanding and reinforce ideas.
- Your studies will be most effective if you study frequently, for periods of about 45 to 60 minutes. Concentration tends to wander when you study for longer periods of time.

**EXAMINATION STUDY MATERIALS**

The following is a list of possible study materials for the real estate examinations. The list is given to identify resources and does not constitute an endorsement by PSI or by the Division of Real Estate & Professional Licensing. Use the latest edition available.

**NATIONAL PORTION FOR SALESPERSON AND BROKER**


**STATE PORTION FOR SALESPERSON AND BROKER**

- **Ohio Revised Code**, 2006, Ohio Department of Commerce, Division of Real Estate & Professional Licensing, 77 South High Street, 20th Floor, Columbus, OH 43215-6133, http://codes.ohio.gov/orc/4735

Now you can take the practice exam online at [www.psiexams.com](http://www.psiexams.com) to prepare for your Ohio Real Estate Examination.

Please note that practice exams are intended only to help testing candidates become familiar with the general types of questions that will appear on a licensing examination. They ARE NOT a substitute for proper education and study. Furthermore, scoring well on the practice exam does not guarantee a positive outcome on an actual licensing examination.

Note: You may take the practice exams an unlimited number of times. However, you will need to pay each time.
DESCRIPTION OF EXAMINATIONS

Candidates must pass both portions of the examination within one year of the date on the label of the Initial Candidate Information Bulletin from PSI. If you fail one or both portions of the examination, you must submit a retake application and appropriate fee to the Division. After the Division has notified PSI of your eligibility, you may register and schedule for the examination. You must apply and retake the failed portion by the date indicated on the label of the Initial Candidate Information Bulletin.

For national broker exams, scenario-based test questions are included to contain more than four options and ONLY ONE BEST option shall be selected to answer the question. Some options are appropriate but not the BEST ANSWER. Please select the option that best answers the question in the exam. A BEST ANSWER reflects the optimal solution or most complete resolution to the scenario presented in the question. These items are associated with scenarios presented in the form of text, graphs, or tables representing a situation in which candidates must identify the best course of action by selecting only one option. Each option is weighted as zero-point, one-point, or two-points based on the completeness and accuracy of the solution. Sample questions are provided.

EXAMINATION SUMMARY TABLE

<table>
<thead>
<tr>
<th>Examination</th>
<th>Portion</th>
<th># of Items</th>
<th>Passing Score</th>
<th>Time Allowed</th>
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<tr>
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<td>Both</td>
<td>115 (120 points)</td>
<td>75%</td>
<td>180 minutes</td>
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</table>

*Note: National broker exams include questions that are scored up to two points.

EXPERIMENTAL QUESTIONS

A small number of “experimental” questions (i.e., 5 to 10) may be administered to candidates during the examinations. These questions will not be scored, and the time taken to answer them will not count against examination time. The administration of such non-scored experimental questions is an essential step in developing future licensing examinations.

CONTENT OUTLINES

The examination content outlines have been prepared and are periodically updated by committees of professionals who are subject matter experts in real estate practice, real estate instruction, and regulatory issues. The examination content outlines these professionals have prepared identify areas of importance to licensees in order for them to perform their duties to the public in a competent and legally responsible manner.

Use the outline as a guide for pre-examination review course material. The outlines list the topics that are on the examination and the number of questions for each topic. Do not schedule your examination until you are familiar with the topics in the outline.

NATIONAL PORTION CONTENT OUTLINE

(REAL ESTATE PRINCIPLES AND PRACTICES)

CONTENT OUTLINE

I. Property ownership (Salesperson 8%; Broker 10%)
   A. Real versus personal property; conveyances
   B. Land characteristics and legal descriptions
      1. Types of legal descriptions; Metes and bounds, Lot and block, government survey
      2. Measuring structures
      3. Livable, rentable, and usable area
      4. Land Measurement
      5. Mineral, air, and water rights
   C. Encumbrances and effects on property ownership
      1. Liens
      2. Easements and licenses
      3. Encroachments
      4. Other potential encumbrances of title
   D. Types of ownership
      1. Tenants in common
      2. Joint tenancy
      3. Common interest ownership
         a) Timeshares
         b) Condominiums
         c) Co-ops
      4. Ownership in severalty/sole ownership
      5. Life Estate ownership
      6. Property ownership held in trust (BROKER ONLY)

II. Land use controls and regulations (Salesperson 5%; Broker 5%)
   A. Government rights in land
      1. Property taxes and special assessments
      2. Eminent domain, condemnation, escheat
   B. Government controls
      1. Zoning and master plans
      2. Building codes
      3. Regulation of special land types
         a) Flood zones
         b) Wet lands
      4. Regulation of environmental hazards
         a) Types of hazards
         b) Abatement and mitigation
         c) Restrictions on contaminated property
   C. Private controls
      1. Deed conditions or restrictions
      2. Covenants, conditions, and restrictions (CC&Rs)
      3. Homeowners association regulations

III. Valuation and market analysis (Salesperson 7%; Broker 7%)
   A. Appraisals
IV. Financing (Salesperson 10%; Broker 8%)
A. Basic concepts and terminology
1. Points
2. LTV
3. PMI
4. Interest
5. PITI
6. Financing instruments (mortgage, promissory note, etc.)
B. Types of loans
1. Conventional loans
2. FHA insured loans
3. VA guaranteed loans
4. USDA/rural loan programs
5. Amortized loans
6. Adjustable-rate mortgage loans
7. Bridge loans
8. Owner financing (installment and land contract/contract for deed)
C. Financing and lending
1. Lending process application through closing
2. Financing and credit laws and rules
   a) Truth in lending
   b) RESPA
   c) Equal Credit Opportunity
   d) CFPB/TRID rules on financing and risky loan features
3. Underwriting
   a) Debt ratios
   b) Credit scoring
   c) Credit history

V. General principles of agency (Salesperson 13%; Broker 11%)
A. Agency and non-agency relationships
1. Types of agents and agencies
2. Other brokerage relationships (non-agents)
   a) Transactional
   b) Facilitators
B. Agent’s duties to clients
1. Fiduciary responsibilities
2. Traditional agency duties (COALD)
3. Powers of attorney and other delegation of authority
C. Creation of agency and non-agency agreements; disclosure of conflict of interest
1. Agency and agency agreements
   a) Key elements of different types of listing contracts
   b) Key elements of buyer brokerage/tenant representation contracts
2. Disclosure when acting as principal or other conflict of interest
D. Responsibilities of agent to customers and third parties, including disclosure, honesty, integrity, accounting for money
E. Termination of agency
1. Expiration
2. Completion/performance
3. Termination by force of law
4. Destruction of property/death of principal
5. Mutual agreement

VI. Property disclosures (Salesperson 6%; Broker 7%)
A. Property condition
1. Property condition that may warrant inspections and surveys
2. Proposed uses or changes in uses that should trigger inquiry about public or private land use controls
B. Environmental issues requiring disclosure
C. Government disclosure requirements (LEAD)
D. Material facts and defect disclosure

VII. Contracts (Salesperson 17%; Broker 18%)
A. General knowledge of contract law
1. Requirements for validity
2. Factors affecting enforceability of contracts
3. Void, voidable, unenforceable contracts
4. Rights and obligations of parties to a contract
5. Executory and executed contracts
6. Notice, delivery and acceptance of contracts
7. Breach of contract and remedies for breach
8. Termination, rescission and cancellation of contracts
9. Electronic signature and paperless transactions
10. Bilateral vs. unilateral contracts (option agreements)
B. Contract Clauses, including amendments and addenda
C. Offers/purchase agreements
1. General requirements
2. When offer becomes binding
3. Contingencies
4. Time is of the essence
D. Counteroffers/multiple offers
1. Counteroffers
2. Multiple offers

VIII. Leasing and Property Management (Salesperson 3%; Broker 5%)
A. Basic concepts/duties of property management
B. Lease Agreements
1. Types of leases, e.g., percentage, gross, net, ground
2. Key elements and provisions of lease agreements
C. Landlord and tenant rights and obligations
D. Property manager’s fiduciary responsibilities
E. ADA and Fair Housing compliance in property management
F. Setting rents and lease rates (BROKER ONLY)

IX. Transfer of Title (Salesperson 8%; Broker 7%)
A. Title Insurance
   1. What is insured against
   2. Title searches, title abstracts, chain of title
   3. Marketable vs insurable title
   4. Potential title problems and resolution
   5. Cloud on title, suit to quiet title (BROKER ONLY)
B. Deeds
   1. Purpose of deed, when title passes
   2. Types of deeds and when used
   3. Essential elements of deeds
   4. Importance of recording
C. Escrow or closing; tax aspects of transferring title to real property
   1. Responsibilities of escrow agent
   2. Prorated items
   3. Closing statements/TRID disclosures
   4. Estimating closing costs
   5. Property and income taxes
D. Special processes
   1. Foreclosure
   2. Short sale
E. Warrants
   1. Purpose of home or construction warranty programs
   2. Scope of home or construction warranty programs

X. Practice of real estate (Salesperson 13%; Broker 14%)
A. Trust/escrow accounts
   1. Purpose and definition of trust accounts, including monies held in trust accounts
   2. Responsibility for trust monies, including commingling/conversion
B. Federal fair housing laws and the ADA
   1. Protected classes
   2. Prohibited conduct (red-lining, blockbusting, steering)
   3. Americans with Disabilities (ADA)
   4. Exemptions
C. Advertising and technology
   1. Advertising practices
      a) Truth in advertising
      b) Fair housing issues in advertising
   2. Use of technology
      a) Requirements for confidential information
      b) Do-Not-Call List
D. Licensee and responsibilities
   1. Employee
   2. Independent Contractor
   3. Due diligence for real estate transactions
   4. Supervisory responsibilities (BROKER ONLY)
      a) Licensees
      b) Unlicensed personnel
E. Antitrust laws
   1. Antitrust laws and purpose
   2. Antitrust violations in real estate

XI. Real estate calculations (Salesperson 10%; Broker 8%)
A. Basic math concepts
   1. Loan-to-value ratios
   2. Discount points
   3. Equity
   4. Down payment/amount to be financed
B. Calculations for transactions
   1. Property tax calculations
   2. Prorations
   3. Commission and commission splits
   4. Seller’s proceeds of sale
   5. Buyer funds needed at closing
   6. Transfer fee/conveyance tax/revenue stamps
   7. PITI (Principal, Interest, Taxes and Insurance) payments
C. Calculations for valuation, rate of return (BROKER ONLY)
   1. Net operating income
   2. Depreciation
   3. Capitalization rate
   4. Gross Rent and gross income multipliers

STATE-SPECIFIC PORTION CONTENT OUTLINE

State Governance of the Real Estate Profession (4 Items)
A. General Powers and Structure of Governing Bodies
B. Audit of Records
C. Investigations, Hearings and Appeals
D. Violations and Penalties Edu. Sanction/Reprimands
E. Recovery Fund

Licensing Requirements (6 items)
A. Activities Requiring a License
B. License Renewal and Maintenance
C. Change in License Status (military, retired, inactive)
D. Post License Education and Continuing Education

License Law and Rules of the Ohio Real Estate Commission (16 items)
A. Advertising/Use of Business Name/Misrepresentation/Team Advertising
B. Broker/Salesperson Employment or Independent Contractor Agreement
C. Commissions and fees paid through broker only/Agent compensation
D. Document Handling and Record Keeping (includes Contracts and Listings)
E. Handling of Monies/Considerations (Items of Value)
F. Trust or Special Accounts (broker only)
G. Types of Listings, Rules
H. Offers, Counteroffers, Acceptance (including electronic documents)
I. Ohio Broker Lien Law (broker only)
The following questions are offered as examples of the types of questions you will be asked during the course of the Ohio real estate salesperson and broker examinations. They are intended primarily to familiarize you with the style and format of questions you can expect to find in the examinations. The examples do NOT represent the full range of content or difficulty levels found in the actual examinations.

**SAMPLE SALESPERSON QUESTIONS**

A. Which of the following interests in property is held by a person who is granted a lifetime use of a property that will be transferred to a third party upon the death of the lifetime user?
   1. A life estate.
   2. A remainder estate.
   3. An estate for years.
   4. A reversionary estate.

B. Which of the following statements BEST identifies the meaning of the term, “rescission of a contract”?
   1. A ratification of a contract by all parties.
   2. A return of all parties to their condition before the contract was executed.
   3. A transfer or assignment of a particular responsibility from one of the parties to another.
   4. A review of the contract by the legal counsel of either party that may result in a cancellation without penalty or further obligation.

**SAMPLE BROKER QUESTIONS**

A. A real estate licensee acting solely as a seller’s agent is MOST likely to be held liable for claims of misrepresentation by a buyer if the licensee committed which of the following acts in the course of the transaction?
   1. Failed to provide previous purchase prices for the property.
   2. Obeyed the seller’s instructions to leave all discussions of property condition to the seller.
   3. Continued to accept and present offers on the property after the seller accepted the buyer’s offer.
   4. Deposited the earnest money check in a personal account to clear before transferring it to the trust account.

B. A lender wanting title insurance coverage on property pledged as collateral would ask for which of the following policies?
   1. A mortgagee’s policy.
   2. An owner’s policy.
   3. An errors and omissions policy.
   4. An extended homeowner’s policy.

C. A business property is valued at $20,000. To earn 12% on the total investment, the property should return a monthly income of
   1. $200.
   2. $500.
   3. $1,200.
   4. None of the above.
D. A lender is making a loan on a property and wants to make sure that a borrower will be legally obligated to pay off the entire unpaid loan balance if the borrower defaults on the payments. Which of the following clauses should be included in the contract?

1. Defeasance.
2. Prepayment.
3. Acceleration.
4. Due-on-sale.

E. A financial arrangement by which a buyer purchases property using borrowed funds but does not actually receive title to the property until after the loan has been fully repaid is BEST referred to as a

1. Leveraged sale.
2. Sale and leaseback.
3. Purchase money mortgage.
4. Land contract.

Answers to Sample Broker Questions:

A: 2; B: 1; C: 1; D: 3; E: 4

SAMPLE BROKER QUESTIONS (SCENARIO-BASED)

Scenario:

You are hosting an open house. Mr. and Mrs. Charles Martin come into the house. You greet them and show them the house. The Martins tell you the house is exactly what they are looking for and they are very interested in purchasing it. You then give them information showing the various types of financing available with down payment options and projected payments.

Mr. Martin tells you they have been working with Mary Hempstead of XX Realty, a competing real estate company. Before leaving, you thank them for coming and give them your business card.

A. The first thing on Monday morning, Mrs. Martin calls and indicates they have tried to reach Mary and cannot. They indicate they have written buyer's agent agreement with Mary's broker. They are afraid someone else is going to buy the house. Which of the following should you do? Select the best answer.

1. Seek advice from your supervising broker.
2. Tell them to come to your office.
3. Ask them to bring the buyer's agency agreement to you for your interpretation.
4. Tell them to be patient and continue trying to reach Mary.
5. Tell them to call Mary's supervising broker or branch manager.
6. Tell them you are really sorry, but there is nothing you can do.

B. The Martins come to your office and explain that neither Mary nor her supervising broker are available. They insist you immediately write an offer for the house. How should you proceed? Select the best answer.

1. Write the offer after entering into a buyer's broker agreement with them.
2. Write the offer after explaining they may owe Mary's broker a commission.
3. Write the offer after trying to contact Mary's broker yourself.
4. Refuse to write an offer and explain that doing so would be unethical.
5. Refuse to write and offer since it would be illegal.
6. Refuse to write the offer and tell the Martins to contact another Salesperson in Mary's office.

Answers (Points) to Sample Broker Questions:

A. 1 (2 points), 2 (1 point), 3 (0 point), 4 (0 point), 5 (1 point), 6 (0 point);
B. 1 (1 point), 2 (2 points), 3 (1 point), 4 (0 point), 5 (0 point), 6 (0 point)
# Ohio Real Estate Licensing Examination Registration Form

**Before you begin...**

Read the Candidate Information Bulletin before filling out this registration form. You must provide all information requested and submit the appropriate fee. **PLEASE TYPE OR PRINT LEGIBLY.** Registration forms that are incomplete, illegible, or not accompanied by the proper fee will be returned unprocessed. Registration fees are not refundable.

1. **Legal Name:**
   - Last Name
   - First Name
   - M.I.

2. **ID Number:**

3. **Mailing Address:**
   - Number, Street
   - Apt/Ste
   - City
   - State
   - Zip Code

4. **Telephone:**
   - Home
   - Office

5. **Birth Date:**
   - M
   - M
   - D
   - D
   - Y
   - Y

6. **Email:**

7. **Examination:**
   - (Check one)
   - Salesperson - National and State $61
   - Broker - National and State $41
   - Salesperson - National Only $41
   - Broker - National Only $41
   - Salesperson - State Only $41
   - Broker - State Only $41
   - (Check one)
   - FIRST TIME
   - RETAKE

8. **Payment:** Pay by credit card, money order, company check or cashier’s check payable to PSI. Cash and personal checks are **not** accepted.
   - If paying by credit card, check one:
     - ✐ VISA
     - ✐ MasterCard
     - ✐ American Express
     - ✐ Discover
   - Card No: __________________________ Exp. Date: __________________________
   - Card Verification No: __________
   - Billing Street Address: ____________________________
   - Billing Zip Code: ____________________________
   - Cardholder Name (Print): ____________________________
   - Signature: ____________________________

   [ ] Check this box if you do not want PSI to share your information with third parties. Please note that PSI will NOT release social security numbers to 3rd parties.

9. **Affidavit:** I certify that the information provided on this registration form (and/or telephonically to PSI) is correct. I understand that any falsification of information may result in denial of licensure. I have read and understand the Candidate Information Bulletin.
   - Signature: ____________________________
   - Date: ____________________________

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If you are registering by mail or fax, sign and date this registration form on the lines provided.

Complete and forward this registration form with the applicable examination fee to:

PSI licensure: certification * ATTN: Examination Registration OH RE

3210 E Tropicana Ave * Las Vegas, NV * 89121

Fax (702) 932-2666 * (855) 834-8749 * TTY (800) 735-2929 * www.psixeams.com
**REAL ESTATE RETAKE APPLICATION**

A check or money order for any fees, made payable to the Division of Real Estate & Professional Licensing, must accompany this application. **Cash will not be accepted.** The name and date of birth on this application must match the name and date of birth on the applicant’s government-issued photo ID for identity verification at the examination site.

**EXAMS**
- Broker – State and National
- Broker – National Only
- Broker – State Only
- Salesperson – State and National
- Salesperson – National Only
- Salesperson – State Only

**APPLICANT INFORMATION**

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<th>CANDIDATE ID NUMBER</th>
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**SPONSORING BROKER INFORMATION**

- Check if sponsoring broker information has changed since last submission.

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<th>BROKER/COMPANY NAME</th>
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<table>
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**ETHICAL CONDUCT AND LEGAL HISTORY**

Please attach a complete explanation for any questions answered “YES.” Questions concerning professional licenses apply to all professional licenses regardless of profession.

**Since the last filing of your application for Ohio real estate licensure, have you:**

- **YES** ☐ **NO** ☐ Been disciplined in any manner by any public entity or professional or trade association for any violation of any professional licensing law, regulation or ethical rule, including the Ohio Division of Real Estate?
- **YES** ☐ **NO** ☐ Been refused or denied any professional license or registration by any public entity, including the Ohio Division of Real Estate?
- **YES** ☐ **NO** ☐ Had any professional license revoked, suspended or limited in any way for any reason?
- **YES** ☐ **NO** ☐ Been notified by any public entity or professional or trade association that you were under investigation for any violation of any professional licensing law, regulation or ethical rule, including the Ohio Division of Real Estate?
- **YES** ☐ **NO** ☐ Been the subject of any unsatisfied judgments?
- **YES** ☐ **NO** ☐ Been convicted of, plead guilty to or been granted intervention in lieu of conviction for any unlawful conduct excluding minor traffic violations?

**THE APPLICANT MUST COMPLETE THE FOLLOWING CERTIFICATION**

I certify that all of the statements on this application and all of the attached materials are complete and accurate. I understand that any false statement on this form may subject me to criminal prosecution and the loss of my Ohio real estate license.

**SIGNATURE OF APPLICANT**

**DATE**

**THE SPONSORING BROKER MUST COMPLETE THE FOLLOWING CERTIFICATION**

I hereby certify that, from the investigations made by me, I find the above listed applicant for a real estate license is honest, truthful and of good reputation. I understand that any false statement on this form that is known to me at the time of my signing may subject me to criminal prosecution and the loss of my Ohio real estate license.

**NAME OF BROKER (please type or print)**

**FILE NUMBER**

**SIGNATURE OF BROKER**

**DATE**

**NOTE:** This application and the information contained therein, except for the social security number, is public record pursuant to Ohio Revised Code 149.43.

**NOTE:** Refusal of check payment by the drawer's bank may result in a $100 fee to the superintendent and/or the rejection or withdrawal of approval of this application.
All examination centers are equipped to provide access in accordance with the Americans with Disabilities Act (ADA) of 1990.

Applicants with disabilities or those who would otherwise have difficulty taking the examination should request for alternative arrangements by Clicking Here.

Requirements for exam accommodation requests:
You are required to submit documentation from the medical authority or learning institution that rendered a diagnosis. Verification must be uploaded to PSI on the letterhead stationery of the authority or specialist and include the following:

- Description of the disability and limitations related to testing
- Recommended accommodation/modification
- Name, title and telephone number of the medical authority or specialist
- Original signature of the medical authority or specialist

MAKE SURE YOU ARE REGISTERED FOR THE EXAMINATION BEFORE REQUESTING EXAMINATION ACCOMMODATIONS
This notice serves to confirm that you are now **eligible** to take the examination that is listed directly under the mailing address on the mailing label.

This bulletin is designed to provide you with information regarding examination procedures and content areas. To schedule your examination, please refer to the instructions in this bulletin.